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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/839,735	04/20/2001	Gregg Freishtat	P3984	3037

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CENTRAL COAST PATENT AGENCY
PO BOX 187
AROMAS, CA 95004

EXAMINER

KARMIS, STEFANOS

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 06/19/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

1. The following communication is in response to Applicant's amendment filed 21 March 2006.

Status of Claims

2. Claims 1-31 are cancelled. Claims 32-41 are newly added. Therefore claims 32-41 are currently pending.

Response to Arguments

3. Applicant's arguments filed 21 March 2006 have been fully considered but they are not persuasive as discussed below. Therefore claims 32-41 stand rejected and Applicant's request for allowance is respectfully declined.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 32 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Regarding claim 32, the term "may" in line 13 renders the claim indefinite because it is unclear whether the instruction to pay the bill is actually performed. A suggested correction

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would be to state “through interaction with the GUI, instructs the first enterprise...” or something similar. Appropriate correction is required.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

8. Claims 32-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Freishtat et al. (hereinafter Freishtat) U.S. Patent 6,317,783 in view of Dent et al. (hereinafter Dent) U.S. Patent 6,128,603.

Regarding claims 32 and 37, Freishtat teaches a network-based syndicated transaction system, comprising: a first enterprise hosing integrated transaction services provided for scraping

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and aggregating personal information (PI) specific to an end user, and providing PI and transaction services to the end user (column 4, lines 22-51); a second enterprise maintaining at least one financial account specific to the end user in which the end user has a monetary balance; a third enterprise maintaining a billing account specific to the end user (column 16, lines 11-24) and an interactive software graphical user interface (GUI) provided by the first enterprise and executable on an end user appliance displaying at least one indication representing the user's appliance. Freishtat fails to teach at least one indication representing the user's financial account, and at least one indication representing at least one bill associated with a billing account on which a balance is owed and instructing the first enterprise to pay the bill using funds from the financial account by dragging the indication of the bill to the indication of the account.

Dent teaches a consumer based system and method for managing and paying electronic billing statements in which there exists at least one indication representing a user's financial account (column 3, lines 38-44) and at least one indication representing at least one bill associated with a billing account for which a monetary balance is owed by the user (column 7, line 56 thru column 8, line 2). Dent further teaches instructing bill payment by dragging the indication of the bill to the account (column 8, lines 36 thru column 9, line 20 and Figure 7). It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Freishtat to include the drag and drop teachings of Dent since both Freishtat and Dent teach account management and it specifies a method for an active interaction method of bill payment.

Regarding Applicant's remarks filed 21 March 2006, Applicant asserts that Dent fails to actually make payment on the bill and that Dent simply defines payment schedules for paying

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the bills. However, the claimed invention also does not immediately pay bills. Instead, the claims invention “instructs” the payment of bills by dragging the indication of the bill to the indication of the account. Claim 32 does not actually pay any bills, instead it provides only an instruction. Dent also provides an instruction by setting the timeline. Therefore, this argument is not persuasive.

Claims 33 and 38, Freishtat teaches that the network is the Internet network (column , lines 22-51).

Claims 34 and 39, Dent teaches at least two or more indications representing bills due (column 7, lines 56 thru column 8, line 2 and Figure 5). Dent also teaches the use of a checking account in the bill payment and also allows for the cashflow analyzer to recommend at certain times, payment to other accounts such as credit cards (column 10, lines 1-14). This recommendation is an indication of a second account.

Claims 35 and 40, wherein the billing information is provided to the service by the third enterprise maintaining a billing account specific to the end user (column 6, line 55 thru column 7, line 6, column 9, lines 30-58 and column 16, lines 10-24).

Claims 36 and 41, wherein the billing information is provided to the user and the user enters the billing information to the service utilizing the GUI (column 6, line 55 thru column 7, line 6, column 9, lines 30-58 and column 16, lines 10-24).

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Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (571) 272-6744. The examiner can normally be reached on M-F: 8-5.

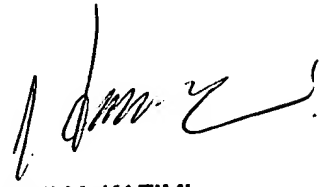
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted

Stefano Karmis

02 June 2006



HANI M. KAZIMI
PRIMARY EXAMINER